

	Cost of Care Details	CDHP	PPO
Annual Medical Expenses (cont.):			
Outpatient surgery	\$6,000	\$2,560 Deductible Met + Max Out-of-Pocket Met <i>(\$2,569 to satisfy deductible, the Plan pays 100% of all remaining costs)</i>	\$1,200 <i>(Already met deductible, 20% coinsurance for care)</i>
Ten 31-day, retail generic drugs and one 90-day, generic maintenance medications filled via home delivery	\$30 x 10 + \$50 x 1	\$0	\$50 (\$5 copays x 10) + \$10 (\$10 copay x 1)
Total expenses	\$12,040	\$7,500	\$3,920
Rebecca's Paycheck & Out-of-Pocket Costs:			
Annual paycheck deductions		\$840	\$2,608
Deductible amount paid by Rebecca		\$7,500	\$2,000
Other costs paid by Rebecca*		\$0	\$1,920
Annual Partnership-provided HSA Contribution		- \$2,000	N/A
Rebecca's Total Cost		\$6,340	\$6,528

*Includes PPO copays and out-of-pocket costs after deductible is met.

To calculate Rebecca's total cost, we added the annual out-of-pocket expenses (deductible + coinsurance and/or copayments + annual paycheck deductions based on the non-tobacco user rates) and subtracted Rebecca's Partnership-provided HSA contribution. In this instance, her savings are greater with the CDHP! Rebecca could also save even more by making her own HSA contributions and lowering her taxable income.